

## REMARKS

The kindness and helpfulness of Examiner Laneau during the interview of January 10, 2005 are acknowledged and were greatly appreciated. Lisa Norton attended the interview. The following remarks were presented at the interview.

Claims 1-21 are pending in the application. Claims 18-21 are newly added claims. Claims 1, 18, and 19 are the independent claims.

The Office Action indicated that Claim 1 was rejected under 35 U.S.C. 102(b) as being anticipated by Gregg (U.S. Patent Pub. No. 20030046589). Claims 2-19 were rejected under 35 U.S.C. 103(a) as being unpatentable over Gregg in view of Cook (U.S. Patent No. 6,697,806). Applicants respectfully disagree. However, in order to expedite prosecution of the application, Applicant has amended the claims as described below.

Gregg teaches a “system for securing and tracking usage of transaction services or computer resources by a client computer.” (Gregg, para. 4.) Gregg does not teach the feature of a user **accessing web sites through a clearinghouse, wherein the user’s computer does not directly access the requested web sites**. FIGURE 2 of Gregg indicates that a user **accesses web sites**, and then **the web sites** communicates authentication information to a clearinghouse. If approved, the user accesses the web site **directly, not through the clearinghouse**. In contrast, FIGURE 1 of Applicant’s application indicates that a user accesses web sites by going **through the clearinghouse**. Thus, **the user’s computer does not directly access the requested web sites**. This feature is supported in Applicant’s specification. (See, *e.g.*, FIGURE 1; paras. 28, 34, and 35). This feature is also present in claim 1, as highlighted in bold below:

1. A method comprising:
  - initializing an online account at a clearinghouse server computer over a network;
  - receiving access restrictions to network sites for the online account;
  - the clearinghouse server receiving a request from a user's computer for access to a site;**
  - performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and
  - the clearinghouse server itself providing access for a user's computer to the requested site through the clearinghouse server computer when access to the requested site is approved;**
  - wherein the user's computer does not directly access the requested site.**

Applicant thus respectfully submits that Claim 1 is allowable. Claims 2-17 and Claim 20 depend on Claim 1, and are also thus allowable.

Turning to Claim 18, neither Gregg nor Cook teach a method for initializing an online account that is **not tied to a specific user**. Rather, Gregg and Cook teach a method that requires specific user information to establish an account. (See Gregg, para. 35; Cook, column 14, line 53 – column 15, line 10.) This feature is supported in Applicant's application. (See, *e.g.*, Applicant's specification, paras. 22-24.) This feature is also present in Claim 18, as highlighted in bold below.

18. A method comprising:
  - initializing an online account **not tied to a specific user** at a clearinghouse server computer over a network;
  - receiving access restrictions to network sites for the online account;
  - receiving a request from the user for access to a site through the clearinghouse server computer;
  - performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and
  - controlling access to the requested site by the clearinghouse server computer.

Applicant thus respectfully submits that Claim 18 is allowable.

Turning to Claim 19, neither Gregg nor Cook teach a method for initializing an online account, where **a buyer (who is not the user)** initializes the online account and sets the access restrictions. This feature is supported in Applicant's application. (See, *e.g.*, Applicant's specification, paras. 14, 22-24.) This feature is also supported in Claim 19, as indicated in bold below.

19. A method comprising:  
initializing, **for a buyer**, an online account at a clearinghouse server computer over a network;  
receiving, **from the buyer**, access restrictions to network sites for the online account;  
receiving a request **from a user** for access to a site through the clearinghouse server computer;  
performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and  
controlling access to the requested site by the clearinghouse server computer;  
**wherein the buyer is not the user.**

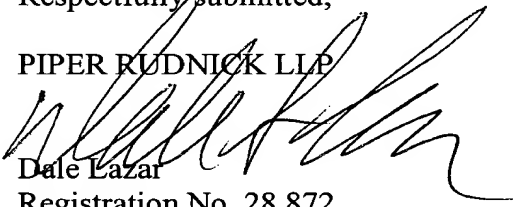
Applicant thus respectfully submits that Claim 19 is allowable.

Concluding Remarks

Applicants believe the objections and rejections in the Office Action have been addressed and that the application is now in condition for allowance. The Examiner is invited to contact the undersigned by telephone should the Examiner believe that personal communication will expedite prosecution of this application.

Respectfully submitted,

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